



171 Orange Street • New Haven, Connecticut 06510 • (203) 789-8690 • [www.gnhclf.org](http://www.gnhclf.org)

• Partners in Building Strong Communities •

March 1, 2016

Joint Committee on Housing  
CT General Assembly  
State Capitol  
Hartford, CT 06106  
(via email)

Re: Raised Bill No. 5398: AN ACT CONCERNING FUNDING TO ADMINISTER CONNECTICUT HOUSING INVESTMENT FUND PROGRAMS

To the Committee,

I am writing in support of the above mentioned bill. Thank you for accepting this letter in place of public testimony. I am writing in particular support of the funding for the "aging in place" loan program.

The Connecticut State Plan on Aging for Federal Fiscal Years 2015 – 2017 states that Connecticut has one of the nation's oldest populations, with the population of those 60 and older growing faster than all other age groups rising from 20% of the population in 2014 to an estimated 26% of the population in 2030. As this demographic ages it is in their interest and that of the community as a whole to help them stay in their homes for as long as possible. This is the definition of aging in place. As stated by the National Aging in Place Council, "To society, it costs a lot less for someone to age in their home than to go into a care facility". A report from the AARP Public Policy Institute confirms that 90% of those over 65 state a strong preference for staying in their home and their community for as long as possible.

In order to support these individual and societal goals, the program outlined in the bill would make available grants and/or loans to low income homeowners to make the physical repairs necessary to allow them to remain in their homes as they age. Modifications can include a range of improvements including brighter lighting, handrails, ramps, door widening, bathroom adaptation and even stairlifts. CHIF is a non-profit CDFI that since 1968 has provided over \$180 million of funding to CT residents for affordable housing. They have extensive experience administering a number of energy conservation and rehabilitation programs and are ideally positioned to administer this program.

I recognize that this bill is requesting additional funding in a time when the State's resources are constrained, however this bill is an investment that will save money in the future by keeping aging Connecticut residents out of more expensive housing options like nursing home care for as long as possible. Thank you for your consideration.

Sincerely,

Carla Weil  
Executive Director